CLAIMS

What is claimed is:

1.   A method of crediting an account of a user having an account, comprising:

sending a request message to the user at a receiver that the account needs additional funds;

receiving a response message from the user using the receiver requesting additional funds be added to the account in accordance with the request message;

authenticating at a platform, using a password and a number unique to the user, that the user is associated with the account and identifying another account from which the additional funds are to be drawn; and

if the user is associated with the account, obtaining the additional funds from the another account to be added to the account.

2.   The method of claim 1, wherein the receiver is a wireless phone.

3.   The method of claim 1, wherein the receiving the response message includes receiving in the response message another number that is usable to obtain the additional funds from the another account.

4.   The method of claim 3, authenticating at the platform, using the password, the number unique to the user, and the another number, that the user is associated with the account and identifying the another account from which the additional funds are to be drawn.

5.   The method of claim 1, further comprising establishing an identification of the user using the password and the number unique to the user.

6.   The method of claim 1, wherein the sending the request message comprises sending the request message to the user at the receiver according to a stored record identifying the receiver associated with the user.

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7.   A method of crediting an account of a user having an account, comprising:

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sending a request message to the user at a receiver that the account needs additional funds;

receiving a response message from the user sent from the receiver and including a number associated with the user;

according to the number associated with the user, sending a request from a first platform to a second platform to obtain the additional funds from another account associated with the user and disposed on the second platform; and

receiving the additional funds obtained from the another account to be added to the account disposed on a platform other than the second platform.

8.   The method according to claim 7, further comprising authenticating at the first platform that the user is associated with the account, wherein the sending the request from the first platform to the second platform occurs if it is authenticated that the user is associated with the account.

9.   The method according to claim 8, further comprising establishing at the first platform an identification number associated with the user, wherein the authenticating the user comprises authenticating the user using the established identification number.

10.   A method of crediting an account of a user having an account, comprising:

receiving at a first platform an identification number and a password using a receiver;

authenticating the user at the first platform using the identification number and the password;

sending a message to the user at the receiver indicating that the account needs additional funds;

if the user is authenticated and if the user has responded to a message indicating that the account needs additional funds, determining another account on another platform from which the additional funds are to be obtained to be included in the account; and

adding the additional funds from the determined another account to the account.

11.   A system for use in crediting a crediting an account of a user using another account not on the system, the system comprising:

a storage device including a first user account;

a first platform unit which receives a first unique number from a user sent from a receiver disposed outside of the system, sends the first unique number to a second platform unit for use in verification of the user, establishes a connection with the user at the receiver to provide a request message indicating that a first user account associated with the user has an amount below a predetermined value, and receives a response message from the user in response to the request message and including a second unique number for use in adding an amount to the first user account; and

a second platform unit which receives the first unique number to authenticate that the user is associated with the user account,

wherein if the second platform unit authenticates the user using the first unique number and the first platform unit receives the second unique number in the response message, one of the first and second platform units sends:

a replenishment message outside of the system to another account associated with the user and disposed on a platform external to the system, and

receives a replenishment amount from the another account that is added to the first user account.

12. The system of claim 11, wherein the one of the first and second platform units further determines, using the received first and/or second unique numbers, the another account from which the replenishment amount is to be received.

13. A platform which changes amounts in accounts associated with users, the platform comprising:

an interface that receives, from a plurality of external networks of different types, a requesting message from a user at a receiver disposed outside of the platform requesting an increase in an amount stored in an account associated with the user;

a verification module that authenticates that the user is associated with the account so as to allow an increase or a decrease in the amount in the account; and

a processor that, if the user is authenticated as being associated with the account, determines another account associated with the user according to the requesting message, sends a top up request outside of the platform to the determined another account to obtain an additional amount to top up the account, and , if the additional amount is received from the another account, allows topping up the account using the additional amount,

wherein

the platform is outside of the plurality of external networks of different types, and

the account being topped up is stored on a billing platform other than another

platform on which the another account is stored.

14.   The platform of claim 13, wherein the verification module uses a password sent from the user at the receiver to verify that the user is associated with the account.

15.   A platform which provides communication services and changes amounts in accounts associated with users, the platform comprising:

an interface through which a top up message and a requesting message are transmitted with respect to a user using a receiver disposed outside of the platform;

a storage unit which stores an account value associated with the user; and

a processor which performs billing of the account associated with the user for a communication service and/or transaction provided to the user, determines if the account has an amount below a predetermined amount, establishes a connection to the receiver to send the requesting message to the user at the receiver to request top up of the account such that the amount in the account is at or above the predetermined level, and receives the response message from the user requesting top up of the account,

wherein

if the user is authenticated as being associated with the account, the platform receives an additional amount from an another account associated with the user in accordance with the requesting message and tops up the account using the additional amount, and

the another account is stored on a platform other than the platform having the storage unit.

16.   The platform of claim 15, wherein the processor further receives from the user a password unique to the user for use in verification, and provides the received password to a verification module for use in authenticated that the user is associated with the account.